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Substitute for form 1449/PTO
**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet 1 of 2

Complete if Known

Application Number	09/677,535
Filing Date	10/02/2000
First Named Inventor	Bruce BENT et al.
Art Unit	3696
Examiner Name	Daniel S. Felten
Attorney Docket Number	049212-0103

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
	D1	US - 5,864,685	01-26-1999	HAGAN	
	D2	US - 6,108,641	08-22-2000	KENNA et al.	
	D3	US - 2001/0032182	10-18-2001	KUMAR et al.	
	D4	US - 2002/0007330	01-17-2002	KUMAR et al.	
	D5	US - 2002/0069147	06-06-2002	SHEEHAN et al.	
	D6	US - 2003/0236728	12-25-2003	SUNDERJI et al.	
	D7	US - 2004/0162773	08-19-2004	DEL REY et al.	
	D8	US - 2006/0106703	05-18-2006	DEL REY et al.	
	D9	US - 7,103,556	09-05-2006	DEL REY et al.	
	D10	US - 7,133,840	11-07-2006	KENNA et al.	
	D11	US - 7,216,100	05-08-2007	ELLIOTT	

UNPUBLISHED U.S. PATENT APPLICATION DOCUMENTS

Examiner Initials*	Cite No. ¹	U.S. Patent Application Document	Filing Date of Cited Document MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Serial Number-Kind Code ² (if known)			

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Documents	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³ Number ⁴ Kind Code ⁵ (if known)				
	D12	WO - 99/18529	04-15-1999	MARTIN et al.		
	D13	WO - 2005/006111	01-20-2005	VISA USA INC.		

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶
	D14	Letter From William W. Wiles, Secretary of the Board, Board of Governors of the Federal Reserve System, June 22, 1983, 6 Sheets.	
	D15	DI 48, Excerpts of Transcript of Hearing, U.S. Dist. Ct., District of Delaware, Civil Action No. 82-680, April 8, 1983, 5 sheets	
	D16	DI 56, Interrog. Response, U.S. Dist. Ct. District of Delaware, Civil Action No. 82-680, May 20, 1983, 15 Sheets.	

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Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶
	D17	DI 99, Suppl. Interrogatory Response, U.S. Dist. Ct., District of Delaware, Civil Action No. 82-630, May 30, 1984, 6 Sheets.	
	D18	Letter from Michael Bradfield, General Counsel, Board of Governors of the Federal Reserve System, November 16, 1984, 4 Sheets.	
	D19	Board of Governors of the Federal Reserve System, 1984 Fed. Res. Interp. Ltr. LEXIS 56, November 16, 1984, 3 Sheets.	
	D20	Letter From Oliver I. Ireland, Associate General Counsel, Board of Governors of the Federal Reserve System, June 22, 1988, 5 Sheets.	
	D21	Board of Governors of the Federal Reserve System, 1988 Fed. Res. Interp. Ltr. LEXIS 141, June 22, 1988, 3 Sheets.	
	D22	Board of Governors of the Federal Reserve System, 1989 Fed. Res. Interp. Ltr. LEXIS 77, March 14, 1989, 2 Sheets.	
	D23	Board of Governors of the Federal Reserve System, 1989 Fed. Res. Interp. Ltr. LEXIS 154, June 21, 1989, 2 Sheets.	
	D24	Board of Governors of the Federal Reserve System, 1990 Fed. Res. Interp. Ltr. LEXIS 92, February 1, 1990, 1 Sheet	
	D25	Board of Governors of the Federal Reserve System, 1991 Fed. Res. Interp. Ltr. LEXIS 232, January 30, 1991, 2 Sheets.	
	D26	CMA, The Merrill Lynch Cash Management Account Financial Service, Insured Savings Account Participating Depository Institutions, Merrill Lynch, Pierce, Fenner & Smith Incorporated, November 1992, 2 Sheets.	
	D27	Board of Governors of the Federal Reserve System, 1994 Fed. Res. Interp. Ltr. LEXIS 156, June 24, 1994, 3 Sheets.	
	D28	CMA, Insured Savings Account Fact Sheet, Merrill Lynch, Pierce, Fenner & Smith Incorporated, July 1994, pages 47-54.	
	D29	Board of Governors of the Federal Reserve System, 1994 Fed. Res. Interp. Ltr. LEXIS 314, October 17, 1994, 2 Sheets.	
	D30	Board of Governors of the Federal Reserve System, 1994 Fed. Res. Interp. Ltr. LEXIS 419, October 14, 1994, 4 Sheets.	
	D31	CMA, The Merrill Lynch Cash Management Account Financial Service, Insured Savings Account Participating Depository Institutions, Merrill Lynch, Pierce, Fenner & Smith Incorporated, March 1995, 2 Sheets.	
	D32	Letter from Stephanie Martin, Assoc. General Counsel, Board of Governors of the Federal Reserve System, April 22, 2004, 8 Sheets.	
	D33	Bank Deposit Program, Online http://web.archive.org/web/20030620100115/http://www.smithbarney.com/products_servi , January 19, 2001, 4 Sheets.	

Examiner Signature		Date Considered	
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